

Information to identify the case:

Debtor 1 Ricardo M Chacon
First Name Middle Name Last Name
Debtor 2 _____
(Spouse, if filing) First Name Middle Name Last Name

Social Security number or ITIN **xxx-xx-9177**
EIN ____-_____
Social Security number or ITIN ____-_____
EIN ____-_____

United States Bankruptcy Court **Northern District of Illinois**

Case number: **16-03613**

Order of Discharge

12/15

IT IS ORDERED: A discharge under 11 U.S.C. § 727 is granted to:

Ricardo M Chacon

May 9, 2016

For the court:

Jeffrey P. Allsteadt, Clerk
United States Bankruptcy
Court

Explanation of Bankruptcy Discharge in a Chapter 7 Case

This order does not close or dismiss the case, and it does not determine how much money, if any, the trustee will pay creditors.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily or from paying reaffirmed debts according to the reaffirmation agreement. 11 U.S.C. § 524(c), (f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts owed before the debtors' bankruptcy case was filed.

Also, if this case began under a different chapter of the Bankruptcy Code and was later converted to chapter 7, debts owed before the conversion are discharged.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

For more information, see page 2 >

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for most taxes;
- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts for certain types of loans owed to pension, profit sharing, stock bonus, or retirement plans; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

Also, debts covered by a valid reaffirmation agreement are not discharged.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of the bankruptcy discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.

Certificate of Notice Page 3 of 4

United States Bankruptcy Court
Northern District of IllinoisIn re:
Ricardo M Chacon
DebtorCase No. 16-03613-DLT
Chapter 7**CERTIFICATE OF NOTICE**

District/off: 0752-1

User: admin
Form ID: 318Page 1 of 2
Total Noticed: 42

Date Rcvd: May 09, 2016

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on May 11, 2016.

db
24178422 +Ricardo M Chacon, 6016 W Melrose 2nd Floor, Chicago, IL 60634-4205
+Advaned Auto Parts, The CEI Group, 4850 Street Rd, Ste 220,
Feasterville Trevose, PA 19053-6653
24178423 +Alberica Chacon, 4433 N St Louis, Chicago, IL 60625-5423
24178426 +Asset Recovery Solutions LLC, C/O Fifth Third Bank, 2200 E Devon Ave, Ste 200,
Des Plaines, IL 60018-4501
24178429 +Chase Manhattan Mortgage, 3415 Vision Dr, Columbus, OH 43219-6009
24178430 +Chase Mtg, P.O. Box 24696, Columbus, OH 43224-0696
24178431 +Citibank, c/o Blatt Hassenmiller, 125 S. Wacker Dr, Ste 400, Chicago, IL 60606-4440
24178432 +Citibank/The Home Depot, Citicorp Credit Svcs/Centralized Bankrup, Po Box 790040,
Saint Louis, MO 63179-0040
24178433 +Citifinancial Customer Care, 6400 Las Colinas Blvd, Mail Stop CC2-109,
Irving, TX 75039-2900
24178434 +City of Chicago, c/o Markoff Law LLC, 29 N Wacker Dr, Ste 550, Chicago, IL 60606-2851
24178435 +City of Chicago, Department of Finance-Water Billing, PO Box 6330, Chicago, IL 60680-6330
24178436 +Client Services, Inc, 3451 Harry S Truman Blvd, St Charles, MO 63301-9816
24178437 Cook County ER Physicians, c/o Penn Credit, PO Box 988, Harrisburg, PA 17108-0988
24178438 Cook County Health & Hospitals, PO Box 70121, Chicago, IL 60673-5698
24178440 +Debt Recovery Solutions, LLC, C/O US Cellular, PO Box 9002, Westbury, NY 11590-9002
24178445 +Littion Loan Servicing/Ocwen, Attention: Bankruptcy, P.O. Box 24738,
West Palm Beach, FL 33416-4738
24178446 +National Account Services, 1246 University Avenue W, Suite 421, Saint Paul, MN 55104-4106
24178447 +Ntl Acct Srv, 1246 University Av, Saint Paul, MN 55104-4125
24178448 +Peoples Gas, 200 E Randolph St, 20th Floor, Chicago, IL 60601-6431
24178450 +Pinnacle Credit Services, Po Box 640, Hopkins, MN 55343-0640
24178451 Plaza Recovery, Inc, JP Morgan Chase Bank, NA, PO Box 2769, New York, NY 10116-2769
24178454 +SLS, 8742 Lucent Blvd, Ste 300, Littleton, CO 80129-2386
24178453 +Secretary of State, Safey Responsibility Section, 2701 S Dirksen Parkway,
Springfield, IL 62723-1000
24178456 Sunrise Credit Services, PO Box 9100, Farmingdale, NY 11735-9100
24178457 +Tannenbaum Hardware Store, 1138 W Belmont Ave, Chicago, IL 60657-3324
24178458 +Tenenbaum Hardware & Paint Co, 1138 W. Belmont Ave, Chicago, IL 60657-3324
24178459 +The CEI Group, 4850 Street Rd, Ste 220, Trevose, PA 19053-6653
24178461 Verizon, 1575 Emerald Parkway, Dublin, OH 43017

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.
tr

+EDI: QSRRADTKE.COM May 10 2016 00:58:00 Steven R Radtke, Chill, Chill & Radtke PC,
79 W Monroe Street Suite 1305, Chicago, IL 60603-4925
24178424 +EDI: ACCE.COM May 10 2016 00:58:00 Asset Acceptance, Attn: Bankruptcy Dept, Po Box 2036,
Warren, MI 48090-2036
24178425 EDI: ACCE.COM May 10 2016 00:58:00 Asset Acceptance, LLC, PO Box 2036,
Warren, MI 48090-2036
24178427 +E-mail/Text: bankruptcynotices@cbecompanies.com May 10 2016 01:37:52 CBE Group,
C/O Verizon Wireless, 1309 Technology Pkwy, Cedar Falls, IA 50613-6976
24178428 +EDI: CHASE.COM May 10 2016 00:58:00 Chase, Attn: Correspondence Dept, Po Box 15298,
Wilmington, DE 19850-5298
24178439 +EDI: CCS.COM May 10 2016 00:58:00 Credit Collection Services,
C/O American Family Insurance, Two Wells Avenue, Newton, MA 02459-3246
24178442 +E-mail/Text: collectionbankruptcies.bancorp@53.com May 10 2016 01:38:38 Fifth Third Bank,
Attn: Bankruptcy, 1850 East Paris Ave, Se, Grand Rapids, MI 49546-6210
24178441 +E-mail/Text: collectionbankruptcies.bancorp@53.com May 10 2016 01:38:38 Fifth Third Bank,
1830 East Paris Ave, Grand Rapids, MI 49546-8803
24178443 E-mail/Text: rev.bankruptcy@illinois.gov May 10 2016 01:37:09
Illinois Department of Revenue 1/15, Bankruptcy Section, PO Box 64338,
Chicago, IL 60664-0338
24178444 EDI: IRS.COM May 10 2016 00:58:00 Internal Revenue Service - 1/11, PO Box 7346,
Philadelphia, PA 19101-7346
24178452 +EDI: RMCB.COM May 10 2016 00:58:00 Retrieval-Masters Creditors Bureau,
4 Westchester Plaza, Suite 110, Elmsford, NY 10523-1616
24178455 +EDI: SWCR.COM May 10 2016 00:58:00 Southwest Credit Systems, 4120 International Parkway,
Suite 1100, Carrollton, TX 75007-1958
24178455 +E-mail/Text: bankruptcy@sw-credit.com May 10 2016 01:37:19 Southwest Credit Systems,
4120 International Parkway, Suite 1100, Carrollton, TX 75007-1958
24178460 +EDI: AISTMBL.COM May 10 2016 00:58:00 Tmobile, P.O. Box 724596,
Cincinnati, OH 45274-0001
24178462 +EDI: WFFC.COM May 10 2016 00:58:00 Wells Fargo Dealer Services, Po Box 3569,
Rancho Cucamonga, CA 91729-3569

TOTAL: 15

District/off: 0752-1

User: admin
Form ID: 318

Page 2 of 2
Total Noticed: 42

Date Rcvd: May 09, 2016

***** BYPASSED RECIPIENTS (continued) *****

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

24178449* +Peoples Gas, 200 E Randolph St, 20th Floor, Chicago, IL 60601-6431

TOTALS: 0, * 1, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: May 11, 2016

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on May 9, 2016 at the address(es) listed below:

David H Cutler on behalf of Debtor 1 Ricardo M Chacon cutlerfilings@gmail.com
Patrick S Layng USTPRegion11.ES.ECF@usdoj.gov
Steven R Radtke sradtke@chillchillradtke.com, sradtke@ecf.epiqsystems.com

TOTAL: 3